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Miss Maria Keating
Guelph Bus. College
Guelph. Ont

Jan. 12 1889

BUSINESS COMPENDIUM

—>FOR USE IN THE<—

PRACTICAL DEPARTMENT

—>OF<—

Guelph Business College,

GUELPH, ONT.

The Most Practical Business College in Canada.

M. MACCORMICK, PRINCIPAL.
ROBT. BOGLE, VICE-PRINCIPAL.
G. N. TIMMINS, SECRETARY.

Published by the College.

GUELPH, ONTARIO.
HERALD JOB PRINTING DEPARTMENT.

1884.





TO THE STUDENT.



HAVING completed the prescribed work in Theoretical Book-Keeping, you are now about to make practical use of the knowledge you have acquired. In entering upon the work of the Practical Department you will be thrown to a large extent upon your own resources, and will have a valuable opportunity of developing those habits of self-reliance, promptness and perseverance, so essential to a business man's success.

Do not anticipate an easy march to the goal of your present ambition. Be prepared rather for meeting difficulties, but be thoroughly determined by faithful self-application to overcome them. Don't lean for support upon the skill or strength of others, but draw upon your own power of will, and exercise your own mental faculties. Study system and save time. Life is short ; waste no part of it in trifling ; be in earnest. Study the character and disposition of those with whom you do business, and, if possible, deal only with such as are thoroughly trustworthy. Otherwise you will encourage fraud and involve yourself in needless difficulties. Avoid worry, cultivate cheerfulness, and treat with courtesy all with whom you have dealings. Seek to maintain a high standard of physical health by regular judicious exercise and temperate habits.

Thus you will justly earn the Diploma of the College, and go out with confidence from its miniature world of business to contend on that broader arena where fortune and fame await the competent.



SPECIAL DIRECTIONS.

WHILE doing the work of this Department, the Student is thrown upon his own resources, to a large extent, hence the language used in recording his transactions must originate with himself. Let brevity and clearness be aimed at. A correct and clear record is especially required in books of original entry, as they are the only evidence admitted in Court.

Study method in order to save your own time, and practise punctuality in order to save the time of others. Study the forms pertaining to each set before commencing the work of each.

Write up each day's work by itself, and take a trial-balance daily, and do not proceed with additional transactions until you have got a balance for the previous day's work.

Present your daily trial-balance sheet for examination with the blotters.

Make no shipment to any person working in the same set with yourself.

Keep your desk free from waste paper and see that no one is allowed to mutilate or depreciate it in any manner.

SPECIAL INFORMATION.

YOUR attention is called at the outset to the Sample Depository and Current Price List. In the form you will find a sample of every kind of Merchandise used in the Department, and from the latter you will learn the market price of each kind of goods from day to day, and by its quotations govern your buying and selling.

Invest actually the amount stated as the capital brought in by each partner admitted.

Draw up and execute the various legal documents required for the sets. They are a Lease in the 1st, 3rd, 4th and 5th sets ; a Bond and Mortgage in the 2nd and 4th sets ; a Bill of Sale in the 4th set ; and Articles of Agreement for the 2nd, 3rd, 4th and 5th sets.

A **Collection Charge** of one per cent. on Domestic or Inland Exchanges, and five per cent. on Foreign Exchange is made.

Commission will be allowed at five per cent. on all sales on sole or joint account.

Freight on all shipments will be at the rate of $2\frac{1}{2}$ per cent.

Documents must be properly filed.

Notes must be promptly met at maturity.

Interest and Discount on Notes will be at the rate of 6 per cent. if not otherwise stated.

Three Days' Grace will be allowed on Notes and Time Drafts in computing Interest.

To find the cost of a Bill of Exchange on Paris, divide the number of Francs by the quotation.

Examinations in this Department must be passed in the following order :—The first after handing in blotters of first set ; the second after handing in blotters of third set ; and the third after handing in blotters of the fifth set.

Indorsements must be *bona fide* as the endorser will be held responsible if the maker fails.

Transactions Introductory to Set First.

THE business of the set will be conducted in the City of Guelph, Ont. The books to be used are the Day Book, Journal, Cash Book, and Ledger, with the Auxiliaries, Cheque Book, Note Book, Draft Book and Bill Book.

1. Study carefully the nature and use of the Sample Depository and Exchange Bulletin.

2. Page your books using three or more figures, and place your business card on the first page.

- ✓ 3. Lease a store from M. MacCormick, Real Estate Agent, at \$200.00 per annum, payable quarterly in advance, for the purpose of carrying on the Dry Goods Business, and state the transaction in your Day Book.
- ✓ 4. Buy Five Hundred Dollars College Currency, which will be your capital at starting.
- ✓ 5. Make memorandum in Day Book and entry in Cash Book of cash capital.
- ✓ 6. Engage an Accountant at \$15.00 a week, and two Clerks at \$10.00 a week, making memorandum in Day Book.
- ✓ 7. Open an account with the Guelph College Bank, Guelph, Ont., depositing not less than Four Hundred Dollars. Make Cash Book entry of same, and enter the amount deposited also on stub of Cheque Book, where you will keep a Bank Account in this and subsequent sets.
- ✓ 8. Pay M. MacCormick, Real Estate Agent, with certified cheque, \$50.00 for rent ; \$20.00 for advertising ; and \$5.00 for coal.
- ✓ 9. Write Bogle, Linton & Co., Quebec, P. Q., ordering goods worth from \$100.00 to \$200.00. Pay freight with cash on receipt of goods, and remit your note at three months in settlement.
- ✓ 10. Get your note at three months payable to the order of an indorser, discounted at the Bank. Let the note be drawn for such amount that the proceeds will be \$85.00, for which receive cash.

Having completed the above preliminary transactions, and made the proper records in your books, you will proceed with the following in the regular line of your business, being careful not to transact business any faster than you can make clear and correct records. You are not restricted to the transactions given, but may perform as many more as circumstances or your convenience may require.



SET FIRST.

- ✓ 1. Buy Mdse. on account.
- ✕ 2. Sell " for cash.
- ✕ 3. Buy " " "
- ✕ 4. Sell " " three months note. ✕
- ✕ 5. Buy " " " " "
- ✕ 6. Buy " " cheque.
- ✕ 7. Sell " " "
- ✕ 8. Buy " " note at two months. ✕
- ✕ 9. Sell " " " " "
- ✕ 10. Buy " for indorsed note at four months.
- ✕ 11. Sell " " " " " "
- ✕ 12. Buy " on account.
- ✕ 13. Sell " " "
- ✕ 14. Buy " for draft at one or two months.
- ✕ 15. Sell " " " " " "
- ✕ 16. Receive Goods for sale on commission.
- ✕ 17. Ship Goods for sale on commission.
- ✕ 18. Have note (No. 11.) discounted at bank two months before due, and proceeds placed to your credit.
- ✕ 19. Sell Goods belonging to consignment (No. 16).
20. Receive an account sales of shipment (No. 17).
- ✕ 21. Render an account sales of consignment (No. 19) and give shipper credit for the net proceeds.
- ✕ 22. Pay note discounted at bank by having it charged to your account entering same on stub of cheque book and deducting from balance.
- ✕ 23. Pay (No. 12) cash on account, carrying balance to next set.
- ✕ 24. Receive cash on account (No. 13) and carry balance to next set.
25. Make a day book entry showing amount due your Accountant and Clerks (see first set forms), journalize the same, debiting salary account, and crediting each man for amount due to date.
- ✕ 26. Pay cash for services of help to date. Present your cheque book to the manager of Banking Department to be examined and get your pass book written up, that you may hand it in with the work of the set for examination.
17. Take an inventory of goods on hand at cost.

COMPLETE ACCOUNT BOOK.

Second Set.

THE business of this set will be conducted at No. 211 Notre Dame Street, Montreal, P. Q. You will post the Resources and Liabilities of the previous set, as shown by the balance sheet directly to the ledger, under their proper headings, to or by balance as the case may be. Admit a Partner (B) with a capital of \$250.00, upon the conditions that Partner A is to receive a salary of \$40.00 per month, B \$30.00, and the net gain or loss to be divided equally. Draw up and execute Articles of Co-Partnership, in accordance with the above conditions, and present the same for approval. Engage as help an accountant at \$15.00 a week, and a salesman at \$10.00 per week.

1. Take a trial-balance of your ledger.
2. Deposit in G. C. Bank not less than \$225.00.
3. Purchase from M. MacCormick, real estate agent, store No. 211 Notre Dame St., Montreal, P. Q., and give your bond and mortgage in payment. Pay cash for registering deed (\$1.40 is the general fee).
4. Have your goods, fixtures and store insured.
5. Borrow for one month fifty dollars, cash.
6. Sell Mdse. on account.
7. Buy Mdse. for your three months' note.
8. Sell Mdse. to a merchant in Halifax, N. S., on two months' time.
9. Make a partial payment on note (No. 7), and have said payment properly endorsed on note. (Enter payment in Bill Book also).
10. Buy Mdse. for your cheque.
11. Sell Mdse. for note at three months.
12. Receive payment in part for note (No. 11), endorsing same on note, and entering amount in Bill Book.
13. Receive bank draft in payment from Halifax Merchant (No. 8).
14. Buy Mdse. and pay cash for one-half, balance on three months credit.
15. Sell Mdse for cheque.
16. Buy Mdse. on three months' time.

- ✦ 17. Have your note at nine months for \$500.00 discounted at Bank and the proceeds placed to your credit.
- ✦ 18. Buy five shares Guelph Business College Bank Stock, paying same per check.
- ✦ 19. Pay creditor (No. 14) with your note at one month, payable at G. B. C. Bank.
- ✦ 20. Pay creditor (No. 4) money borrowed and interest with deposit receipt. Get said deposit receipt from bank by depositing amount of debt and asking for D. R.
- ✦ 21. Pay creditor (No. 14) by giving sight draft on No. 6.
- ✦ 22. Buy Mdse. and give in payment joint and several note, payable at Bank.
- ✦ 23. Redeem note (No. 19) by having it charged to your account at Bank
- ✦ 24. Sell Mdse. for joint and several note payable at Bank.
- ✦ 25. Loan \$60.00 cash for one month.
- ✦ 26. Sell Mdse. to some merchant in Halifax, N. S., on three months time.
- ✦ 27. Receive payment from customer (No. 26) per bank draft.
- ✦ 28. Sell your store and lot at 211 Notre Dame St., to M. McCormick, Real Estate Agent, and receive bond and mortgage given at time of purchase.
- ✦ 29. Place to the credit of partners the amount of their salary, and to the credit of clerks the amount due for services to date, carrying the same as liabilities to the next set.
- 30. Have your check book examined, and withdraw from Bank amount at credit of your account.
- 31. Close the set, carrying to the next all accounts not settled by the foregoing transactions.



THIRD SET.

† YOU will open this set at No. 144 Main St., St. John, N. B., and there conduct a Wholesale Dry Goods and Commission Business.

The books to be used are the Day Book, Journal, Cash Book, Invoice Book, Sales Book, and Ledger, with same auxiliary books as in the former sets.

1. Let the opening entries of your Day Book show the Assets and Liabilities of the previous set, per the statements, and make a Journal entry of same.

2. Open your Cash Book with balance of cash on hand at close of second set.

3. Open your Ledger by posting under the proper Ledger titles the resources and liabilities shown in the Journal entry just made, and take a trial balance.

4. All Mdse. received except Mdse. Cos. and Consignments, will be entered in the Invoice Book, and all Mdse. disposed of, except Mdse. Cos. and Consignments, will be entered in the Sales Book.

† 5. Admit a partner into the firm, who will invest cash, \$200.00; the net gain and loss to be shared in proportion of 5, 4, and 3.

† 6. Lease for one year, from M. MacCormick, Real Estate Agent, the store and lot No. 144 Main St., at \$300.00 payable monthly in advance and give your note at three months, for one month's rent.

† 7. Make a memorandum in Day Book showing that you have engaged an Accountant at \$20.00 and two Salesmen at \$12.00 per week.

† 8. Deposit at least \$200.00 in the Guelph Business College Bank.

† 9. Write Bogle, Linton & Co., Halifax, N. S., ordering a bill of goods worth \$100 or over.

† 10. Insure your stock of goods and fixtures. *\$200.00 - 1/4%*

† 11. Pay at Exchange Office \$2.00 for advertising.

† 12. Pay No. 9 in full by draft on Montreal, purchased with your cheque.

† 13. Sell Mdse. for Bill of Exchange £3 3s. 7d., at par, paying or receiving difference in cash.

† 14. Buy Bill of Exchange on London for £3 3s. 7d. at market price, at Exchange Office.

† 15. Sell Mdse. on four months' time.

- + 16. Receive three months' note, payable at Bank, from No. 15 on account.
- + 17. Present note (No. 16) for discount at Guelph Business College Bank, and receive cash for net proceeds.
- + 18. Sell Mdse. to a customer in Guelph, Montreal, or St. John, and receive a draft at one month on account, balance on thirty days' time.
- + 19. Buy Mdse. of some merchant in Guelph, Montreal or St. John, giving in payment draft on firm owing you (No. 15) for one half, balance on thirty days.
- + 20. Buy Mdse. and give in payment Bill of Exchange (No. 14) at par, giving or receiving difference in cash.
- + 21. Ship two pieces of Mdse. to some merchant in Halifax, N. S., to be sold on joint account.
- + 22. Sell Bill of Exchange (No. 13) at exchange office at market price.
- + 23. Sell Mdse., for draft at 1 month's sight, to a merchant in Halifax or Winnipeg.
- + 24. Collect Draft (No. 18) through G. B. C. Bank.
- + 25. " " (" 23) " " "
- + 26. Ship to Halifax, N.S. for sale on commission, two pieces Mdse.
- + 27. Buy Mdse from some Halifax merchant, allowing him to draw on you at sight.
- + 28. Pay Cash for services of Accountant and Clerk in 2nd set.
- + 29. Buy Mdse. on 3 mos. credit.
- + 30. Ship goods to be sold on commission.
- + 31. Buy Mdse. on note at six months with interest.
- + 32. Receive partial account sales (No. 21), consignee retaining proceeds.
- + 33. Receive partial account sales (No. 26), consignee retaining proceeds.
- 34. Enter in Day Book amount due help to date, paying same in 4th set.
- 35. Journalize the previous entry, debiting Salary account to Help account, as per 3rd set forms.
- 36. Inventory goods on hand at cost ; have cheque book examined and draw your balance from bank.



FOURTH SET.

THE business of this set will be carried on at 450 Hollis Street, Halifax, N. S. In this set the Day Book and Journal will be combined in one book.

You will open the Journal Day Book with a Journal entry of the resources and liabilities of the preceding set, recording the Day Book entry immediately underneath as briefly and as clearly as possible. The said Day Book entry should be written one third smaller than the Journal entry, and without shading, as per forms.

This set will require the keeping of an Account Sales' Ledger, an Invoice, Sales and Cash Book.

Post from the Invoice and Sales' Books directly to the Ledger; post Mdse. by pages or when closing business.

From Cash Book post Dr. and Cr. items daily, but post cash by pages balancing the book when the page is full or at end of set, and posting totals to Cash Account in Ledger.

In Account Sales' Ledger keep an account of Mdse. received to be sold on commission or on Joint Account. Make this book one of original entry, and show corresponding Dr. or Cr. for items here, in the Cash Book or General Ledger.

Examine forms for this set with care.

Admit another partner into the firm, who will invest cash \$100, and share losses and gains equally with the other partners. The same business will be carried on as at St. John, N. B.

The senior partner will purchase in his own name, from M. McCormick, Real Estate Agent, store, fixtures, and Lot No. 450, Hollis St., and give his bond and mortgage in payment. Draw the fee for making out and registering deed from the funds of the firm, and charge the same to the senior partner's private account.

The firm will now lease the said property from partner A, at a rent of \$12.00 a month.

Secure the services of a Book-keeper and two Clerks and make a Journal entry of same.

1. Have Insurance effected on your stock of goods.
2. Have the Guelph Business College Ins. Co. issue an open policy covering a valuation of \$1000.00, and give your demand note with surety to secure premiums at $2\frac{1}{2}$ per cent. Insure in this policy all shipments made by you in this and the following set.
3. Deposit at least \$250.00 in the G. B. C. Bank.

- ✕ 4. Buy Mdse. from a merchant in St. John, for a draft at one month's sight.
- ✕ 5. Receive a shipment of 2 pieces on joint account, from St. John paying freight in cash.
- ✕ 6. Sell Mdse. on three months' time.
- ✕ 7. Buy Mdse. for a joint and several note.
- ✕ 8. Pay in cash amount due your help at close of 3rd set.
- ✕ 9. Order by letter from Bogle, Linton & Co., Quebec, P. Q., a bill of Mdse. on 30 days' time.
- ✕ 10. Sell one piece from shipment No. 6 for joint and several note. Render an Account Sales, retaining proceeds. Sell balance of shipment in next set.
- ✕ 11. Accept Bogle, Linton & Co.'s draft at 30 days for amount of bill (No. 9) and Exchange payable at Bank.
- ✕ 12. Sell Mdse., receiving cash one-half, balance on three mos. time.
- ✕ 13. Buy Mdse. on three mos. credit.
- ✕ 14. Have your note at one month discounted to purchase bank draft to pay No. 13.
- ✕ 15. Retire above note, when due, by paying part cash and giving note in renewal of balance.
- ✕ 16. Receive from St. John a shipment of two pieces for sale on commission, paying freight per cheque.
- ✕ 17. Sell one piece from No. 16; render Account Sales, retaining proceeds and carry balance of shipment to next set.
- ✕ 18. Receive account sales of remainder of shipment (No. 21), 3rd set, consignee retaining proceeds.
- ✕ 19. Draw at sight through bank on consignee at Halifax, for total proceeds of shipment (No. 21), set 3rd.
- ✕ 20. Allow partner C. to retire from the firm, receiving one-half his capital in cash, balance to remain on account six months.

NOTE.—That the partner retiring may bear his share of the expenses of the business, credit each of your employees for amount due to date, and the senior partner for rent due him.

You will now admit two partners, each investing a cash capital of \$150.00, the gains and losses to be divided proportionately to the average capital. Partner A will add to his investment the store and lot, where you are now doing business, at the accepted valuation \$500.00, secure deed for the property in the firm's name, and draw up articles of agreement for the new firm.

- ✕ 21. Receive account sales of shipment (No. 26), 3rd set, with note to settle in full.
- ✕ 22. Get note (No. 21) discounted 2 months before due, and pro

ceeds placed to your credit.

- ✕ 23. Ship Mdse. to Bogle, Linton & Co., Quebec, P. Q., for sale on joint account.
- ✕ 24. Sell your interest in shipment (No. 23), giving Bill of Sale, and notifying the Consignee to remit account sales and proceeds to the party to whom you have sold.
- ✕ 25. Buy an interest in a joint shipment, receiving Bill of Sale for same.
- ✕ 26. Partners B. and C. withdraw from the business one-third of their capital in cash.
- ✕ 27. Receive Mdse. from Winnipeg for sale on commission.
- ✕ 28. Receive a shipment from Winnipeg for sale on joint account and risk, your interest being $\frac{1}{3}$ and the shipper's $\frac{2}{3}$.
- 29. Receive Mdse. from Winnipeg for sale on commission.
- ✕ 30. Make a shipment to Winnipeg for sale on joint account and risk, drawing on consignee at sight for his one-half interest, and exchange.
- ✕ 31. Dispose of shipment (No. 27) and render account sales, retaining proceeds.
- 32. Sell Mdse. to some St. John merchant, and draw through bank for amount of Bill and Exchange, notifying customer by letter that you have drawn on him.
- ✕ 33. Remit per deposit receipt, received from bank for cash deposited, the proceeds of shipment (No. 27).
- ✕ 34. Buy Mdse. on two months' time.
- ✕ 35. Pay (No. 34) per bank draft, bought with your cheque.
- ✕ 36. Buy Mdse and give your note at three months.
- ✕ 37. Sell the Real Estate to partner D, and receive his Bond and Mortgage, payable in six months for \$600.00.
- 38. Credit your employees for services to date, keeping a separate account with each, instead of Help account, as in 3rd set. Carry these as liabilities to set 5th. Take an inventory of your Mdse. at cost and keep all Mdse. Cos., adventures, and adventure Cos., separate.



FIFTH SET.

THE work of this set will be in the line of the Forwarding and Commission Business, and will be carried on at No. 312, Main St., Winnipeg, Manitoba.

Open the books with the Resources and Liabilities of the previous set, as per the test statement.

The same partners will continue the business in this set, but under a different agreement.

Gains and Losses will be equally divided, allowing each partner six per cent. interest on the average capital invested.

Close all adventures and adventures Cos., and transfer the amount of loss or gain, on receipt of account sales.

1. Deposit in the bank not less than \$325.00.
2. Sell Mdse. for three months' note to some Guelph merchant.
3. Have Note (No. 2) discounted at bank, two months before due and proceeds passed to your credit.
4. Receive shipment from Montreal for sale on Joint account, paying freight in cash.
5. Buy Mdse. giving certified cheque in payment.
6. Re-ship for sale on Commission Mdse. Co. (No. 4).
7. Sell balance of shipment (No. 16, 4th set) on two months' time.
8. Render Account Sales, retaining proceeds, for which shipper will draw through bank.
9. Ship Mdse. to Montreal for sale on Joint Account, your interest being $\frac{2}{3}$ and the consignee's $\frac{1}{3}$.
10. Partners A and B withdraw from their capital \$50.00 and \$30.00 respectively.
11. Draw on customer (No 7) through bank at sight.
12. Buy Mdse. on two months' credit.
13. Ship Mdse. to Bogle, Linton & Co., Quebec, P. Q., for sale on commission.
14. Sell Mdse. for cheque, which you will deposit.
15. Sell Mdse. on two months' time.
16. Get your three months' note discounted at bank, receiving cash for proceeds.
17. Sell remainder of shipment (No. 6, Set 4th) for six months' note, with interest.
18. Render Account Sales, retaining proceeds.
19. Settle in full for proceeds (No. 18) by sending your note at three months.

- † 20. Get note (No. 17) discounted at bank, two months before maturity and proceeds passed to your credit.
- ✕ 21. Receive Mdse. for sale on commission.
- ✕ 22. Re-ship for sale on commission, Mdse. received (No. 21).
- ✕ 23. Buy Mdse. on four months' credit.
- ✕ 24. Sell Mdse. on three months' time.
- ✕ 25. Buy Mdse. for cheque.
- ✕ 26. Sell Mdse. and receive a certified cheque.
- ✕ 27. Buy Mdse. for Sight Draft.
- ✕ 28. Sell " " " "
- ✕ 29. Exchange notes for mutual accommodation.
- ✕ 30. Buy Mdse. and give in payment note received (No. 29), at two per cent. off, leaving balance on account.
- ✕ 31. Purchase Exchange on Paris, France, for 75 francs.
- ✕ 32. Buy Mdse. and give Exchange on Paris, at a discount of 5 per cent. in payment.
- ✕ 33. Sell Mdse. and receive Exchange on Paris, at a discount of 5 per cent. in payment.
- 34. Sell all your Mdse. to Bogle, Linton & Co., Halifax, N. S., for cash. Sell all Mdse. Cos., and consignments, and render Account Sales, remitting proceeds. Let partner D redeem his Mortgage, paying face and interest to date. Redeem all notes held against you; collect all notes held in your favor; and settle all accounts.

Average each partner's investment, and compute the interest due each at six per cent. on same.

Make Journal-Day Book entry for interest due partners, without passing amounts through Interest and Discount or Loss and Gain.

Close this set as you have closed the previous ones.

After passing the examinations show the Principal a specimen of your penmanship, including Capitals and Business Writing, Figures and Ledger Headings.

If specimen prove satisfactory, you will be advanced to a position in the Banking Department.



BUSINESS FORMS.

Order for Goods, First Set.

GUELPH, Ont., 9th Sept., 1884.

MESSRS. BOGLE, LINTON & Co.,

Quebec, P. Q.,

Gentlemen :—Please ship by Guelph College R. R. —

3 Pieces Scotch Tweed.

2 “ Blue Broadcloth.

4 “ French Coating.

I will remit my endorsed note at three months on receipt of goods.

Resp’y yours,

WM. J. LITTLE,
230 Wyndham St.

Order for Goods, Third Set.

ST. JOHN, N. B., 27th Oct., 1884.

MESSRS. BOGLE, LINTON & Co.,

Quebec, P. Q.,

Gentlemen :—Please ship per Guelph College R. R. :—

1 Piece Irish Serge.

1 “ English Diagonal.

We will settle in thirty days with exchange on Quebec.

Resp’y yours,

T. H. GRAHAM & Co.,
324 Harris Street.

Letter Enclosing Draft for Bill of Mdse.

ST. JOHN, N. B., 29th Oct., 1884.

MESSRS. BOGLE, LINTON & Co.,

Quebec, P. Q.,

Gentlemen :—We enclose Draft No. 2029, on Eastern Townships Bank, Quebec, for One Hundred Fifty-four $\frac{25}{100}$ Dollars (\$154.25), in payment of Bill, 8 Sept., 1884.

Please acknowledge receipt and oblige

Yours truly,

THOMAS TALBOT & Co.,
420 Gordon Street.

Notice to Drawee.

HALIFAX, N. S., 29th Aug., 1884.

MESSRS. S. S. MCMURRAY & Co.,

St. John, N. B.,

Gentlemen :—We have this day drawn on you at Sight through Guelph College Bank for Sixty-four $\frac{12}{100}$ Dollars (\$64.12). Please honor our Draft and oblige

JAMES FAIRWEATHER,
419 Hollis St.

Invoice Letter and Sale of Interest in Shipment.

HALIFAX, N. S., 29th Aug., 1884.

BOGLE, LINTON & Co.,

Quebec, P. Q.,

Gentlemen :—We have this day shipped per G. C. R. R., for sale on Joint Account, each one-half :—

10 Pcs. French Coating, 354 yds., @ \$4.00.....\$1416 00

7 “ English Diagonal, 238 “ @ 3.75..... 892 50

\$2308 50

If you find ready market for the above at fair prices, we shall be pleased to send another shipment at once.

Resp'y yours,

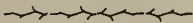
JOHN GILMOUR & Co.,
260 Howe St.

P. S.—We have sold our interest in this shipment to H. W. Lett & Co., St. John, N. B. Please account to them for proceeds and oblige

J. G. & Co.



NOTES.



Negotiable Note.

\$362 $\frac{50}{100}$

GUELPH, Ont., 10th Sept., 1884.

Three months after date for value received I promise to pay T. H. Graham or order Three Hundred Sixty-two $\frac{50}{100}$ Dollars, with interest.

HENRY HURST.

Non-Negotiable Note.

\$75.

GODERICH, Ont., 1st July, 1884.

Thirty days after date for value received I promise to pay G. N. Timmins Seventy-five Dollars, at Canadian Bank of Commerce here.

BERNARD FAITHFUL.

Joint and Several Note.

\$400.

WINNIPEG, Man., 5th July, 1884.

Six months after date for value received we jointly and severally promise to pay Henry Howard & Co., or order, Four Hundred Dollars at Merchants' Bank, with interest.

SOLOMON BERANGER,

DAVID CAMPBELL.

Demand Note.

\$40.

HALIFAX, N. S., 12th Sept., 1884.

On demand for value received I promise to pay D. J. Goodwell, or order, Forty Dollars.

GEORGE GILBON.

RECEIPTS.



Receipt for Rent.

GUELPH, Ont., 12th Sept., 1884.

Received from James Harvey Three Hundred Dollars for rent of store, 234 Wyndham Street, to 1st July, 1885.

\$300.

FRED. PENTLETON & Co.

Receipt for Note.

GUELPH, Ont., 12th Sept., 1884.

Received from Hugh Miller & Co., their note of this date at three months, our favor, for Four Hundred Dollars, which, when paid, will be in full of account to 1st instant.

R. JONES & Co.

Indorsement of Partial Payment on Note.

TORONTO, Ont., 11th Sept., 1884.

Received on the within note, Three Hundred Dollars.

\$300.

ROBERT BOGLE.

Receipt in Full of all Demands.

BRANTFORD, Ont., 1st July, 1884.

Received from Albert Harper Five Hundred and Seventy Dollars in full of all demands.

\$570.

EDWARD BONDHEAD.

Receipt for a Particular Bill.

STRATFORD, Ont., 10th Sept., 1884.

Received of Samuel Farewell Ninety-seven $\frac{15}{100}$ Dollars, in payment of Bill, 17th August, 1884.\$97 $\frac{15}{100}$

EZRA DERWENT.

Receipt for Services.

BRAMPTON, Ont., 9th August, 1884.

Received of Jno. Holland Eighty-four Dollars in full for services to date.

\$84.

WARREN HASTINGS.



INDORSEMENTS.

INDORSEMENT as a business term signifies a writing on the back of a bill or written instrument. An indorsement may be written either in ink or pencil, but it is better that it should be in ink to prevent erasure.

When a note or bill is drawn payable to a person or his order it is legally transferable only by indorsement.

Forms of Indorsement.

- | | |
|--|--|
| <p>1. INDORSEMENT IN BLANK.
M. MacCormick.</p> <p>2. INDORSEMENT IN FULL.
Pay to Robert Bogle or order,
M. MacCormick.</p> <p>3. QUALIFIED INDORSEMENT.
Without recourse,
G. N. Timmins.</p> <p>4. RESTRICTIVE INDORSEMENT.
Pay to S. S. McMurray,
Robert Bogle.</p> | <p>5. INDORSEMENT BY AN AGENT.
Percy B. Shelley,
By Jno. Brown,
Agent.</p> <p>6. CONDITIONAL INDORSEMENT.
Pay to M. D. White, or order,
the within, unless before due he
receives the amount from my
agent. Jno. Brown.</p> <p>7. GUARANTEE ON NOTE.
For value received I hereby
guarantee the payment of the
within note. Jno. Brown.</p> |
|--|--|

When an indorsement is in blank, the instrument may be transferred by mere delivery.

When an indorsement is in full, the holder must indorse the same when transferring the instrument to a subsequent holder.

A qualified indorsement releases the indorser from the usual responsibility.

A restrictive endorsement expressly restricts the payment of the instrument to a particular person only, or for a particular purpose, or is made in favor of a person who cannot make a transfer to another.

A conditional indorsement is one which involves some condition, upon the fulfilment of which the validity of the indorsement ultimately depends; as "Pay to Charles Lamb, or order, when he becomes of age."

Letter Enclosing Account Sales.

OFFICE OF ROBERT BRUCE & Co.,
WHOLESALE DRY GOODS AND COMMISSION
MERCHANTS,

331 YONGE STREET, TORONTO, ONT.

12th Sept., 1884.

MESSRS. BOGART, BOYD & Co.,
Montreal, P. Q.,

We enclose herewith account sales of Mdse. received by us 31st ult. We much regret the unfavorable report we have to make. The goods reached us on a falling market, and while we made the best sales possible, there is shown a small loss for each. We should be glad to join you in a consignment of Wheat.

Resp'y yours,

ROBERT BRUCE & Co.,
Per Brown.

Account Sales of Mdse. received from Robert Bruce & Co., Toronto, Ont., for sale on joint account each one-half, consisting of

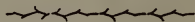
1 Piece French Coating, 40 yds.
1 " Fur Beaver, 25 "
2 " Scotch Cass., 60 "

1884		SALES.			
Sept 4	Henry Williams, Sherbrooke, Que., 30 days,				
	1 Piece French Coating, 40 yds., @ \$4.10,	164	00		
" 1	" Fur Beaver, 25 " @ \$4.30,	107	50	271	50
6	George Jameson, 14 Front St., Cash.				
	2 Pieccs Scotch Cass, 60 yds., @ \$3.10,			186	00
	Total Sales,			457	50
		CHARGES.			
	Freight,		10	84	
	Cartage,				
	Storage,				
	Insurance Commission @ 5 per cent.,		22	87	33 71
	Total Net Proceeds,			423	79
	Your Net Proceeds to Cr.,		211	90	
	Our ½ Invoice,		216	87	
	Our Gain,				4 98
	Our Loss,				
			428	77	428 77

Open Policy Guelph College Insurance Co.

DATE.	RAILROAD.	FROM	TO	AM'T IN- SURED.	IN-RATE OF PREM.	AM'T OF PREMIUM	REMARKS.
1884						3 00	For Policy.
Oct. 3.	Guelph College R. R.	Halifax, N.S.	Winnipeg, Man.	1000	2 ½	25 00	
7.	"	"	Toronto, Ont.	2000	1 ¾	35 00	
12.	"	"	Victoria, B. C.	2000	3	60 00	
						123 00	Premium used.
						125 00	Cr. Premium Note.
						2 00	Return Premium.

Filing Business Papers.



Fold Business Papers carefully, making your folding of common bills uniform and even. Bonds, mortgages, deeds, policies and contracts should have special wrapping and folding. Below are samples of filing for ordinary papers.

Receipt for Rent \$75. M. MacCormick, Guelph, Ont., 1 July, 1884.	Statement of Acc't from Brown Bros., Toronto, Ont., 1 July, 1884.
Acc't of Sales. Brown & Dunn, Brampton, Ont., 10 June, 1884.	Bill of Sale. \$800. Hiram Powers, Barrie, Ont., 2 March, 1884.
Invoice in Joint Acc't. \$1427.18. Murdock & Co., Three Rivers, Que., 19th June, 1884.	Letter. Benjamin Dunn. Magog, Que., 3 May, 1884.
Bill of Mdse. \$340.29. Jas. Robinson, Winnipeg, Man., 10 Sept., 1884.	Draft. \$190. Jones & Brown, Lindsay, Ont., 13 July, 1884.

LEGAL FORMS.

Deed of Land.

This Indenture made (in duplicate) the First day of September, in the year of our Lord one thousand eight hundred and eighty-four, in pursuance of the Act respecting Short Forms of Conveyances ; *between* Robert Bogle, of the City of Belleville, in the County of Hastings and Province of Ontario, Esquire, of the first part, Annie E. Bogle, of the same place, his wife, of the second part, and Malcolm MacCormick, of the City of Guelph, in the County of Wellington, and Province of Ontario, Esquire, of the third part, **Witnesseth**, that in consideration of Five Thousand Dollars of lawful money of Canada, now paid by the said party of the third part, to the said party of the first part, (the receipt whereof is hereby by him acknowledged,) he the said party of the first part doth grant unto the said party of the third part, his heirs and assigns, for ever :

All and singular that certain parcel or tract of land and premises, situate, lying and being in the Township of Thurlow, in the County of Hastings, and Province of Ontario, and being composed of the west half of lot number seven in the eighth concession of the said Township of Thurlow, containing by admeasurement one hundred acres, be the same more or less.

To have and to hold unto the said party of the third part his heirs and assigns to and for his and their sole and only use for ever subject nevertheless, to the reservations, limitations, provisoes, and conditions expressed in the original Grant thereof from the Crown.

The said party of the first part covenants with said party of the third part that he hath the right to convey the said lands to the said party of the third part notwithstanding any act of the said party of the first part.

And that the said party of the third part shall have quiet possession of the said lands, free from all encumbrances.

And the said party of the first part covenants with the said party of the third part that he will execute such further assurances of the said lands as may be requisite.

And the said party of the first part covenants with the said party of the third part that he hath done no act to encumber the said lands.

And the said party of the first part releases to the said party of the third part all his claims upon the said lands.

And the said party of the second part hereby bars her dower of and in the said land and premises.

In Witness whereof, the said parties hereto have hereunto set their Hands and Seals.

Signed, sealed and delivered)

In the presence of
GEORGE N. TIMMINS. }

ROBERT BOGLE. (Seal.)

ANNIE E. BOGLE. (Seal.)

Received on the day of the date of this Indenture from the said

party of the third part the sum of Five Thousand Dollars, being the consideration mentioned herein.

Witness,

GEORGE N. TIMMINS.

ROBERT BOGLE.

COUNTY OF HASTINGS, } I, George Newey Timmins, of the City
of Guelph, in the County of Wellington,
Esquire, make oath and say :

TO WIT :

1. That I was personally present, and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by Robert Bogle and Annie E. Bogle, two of the parties thereto.

2. That the said Instrument and Duplicate were executed at the City of Belleville, in the County of Hastings.

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at Belleville, in
the County of Hastings, this first
day of September, in the year of our
Lord 1884.

GEORGE N. TIMMINS.

W. N. PONTON,

A Commissioner for taking Affidavits.

Mortgage.

This Indenture made in duplicate the First day of September, in the year of our Lord one thousand eight hundred and eighty-four, in pursuance of the Act respecting Short Forms of Mortgages ; *between* Malcolm MacCormick, of the City of Guelph, in the County of Wellington, and Province of Ontario, Esquire, and an unmarried man, hereinafter called the Mortgagor, of the first part, and Robert Bogle, of the City of Belleville, in the County of Hastings, and Province of Ontario, Esquire, hereinafter called the Mortgagee, of the second part, ~~X~~Witnesseth, that in consideration of Three Thousand Dollars of lawful money of Canada now paid by the said Mortgagee to the said Mortgagor (the receipt whereof is hereby acknowledged) the said Mortgagor doth grant and mortgage unto the said Mortgagee his heirs and assigns for ever.

All and singular that certain parcel or tract of land and premises situate, lying and being in the Township of Thurlow, in the County of Hastings, and Province of Ontario, and being composed of the west half of lot number seven, in the eighth concession of the said Township of Thurlow, containing by admeasurement one hundred acres, be the same more or less.

Provided this Mortgage to be void on payment of ~~Three~~ ^{Three} Thousand Dollars of lawful money of Canada with interest thereon at seven per cent. per annum as follows : The said sum in six years from the date hereof with interest in the meantime at the rate aforesaid payable annually, the first payment of interest to become due and payable on

the 1st day of September A. D. 1885. Arrears of interest to bear interest at said rate until paid. The Mortgagor, however, reserves the privilege of paying five hundred dollars on account of principal money at time of paying interest.

The said Mortgagor covenants with the said Mortgagee that the Mortgagor will pay the Mortgage money and interest and observe the above proviso that the Mortgagor hath a good title in fee simple to the said lands and that he hath the right to convey the said lands to the said Mortgagee.

And that on default the Mortgagee shall have quiet possession of the said lands free from all incumbrances.

And that the said Mortgagor will execute such further assurances of the said lands as may be requisite and that the said Mortgagor hath done no act to incumber the said lands.

And that the said Mortgagor will insure the buildings on the said lands to the amount of not less than One Thousand Dollars Currency.

And the said Mortgagor doth release to the said Mortgagee all his claims upon the said lands subject to the said proviso.

Provided that the said Mortgagee on default of payment for one month may on giving written notice enter on and lease or sell the said lands.

Provided that the Mortgagee may distrain for arrears of interest.

Provided that in default of the payment of the interest hereby secured the principal hereby secured shall become payable provided that until default of payment the Mortgagor shall have quiet possession of the said lands.

In Witness whereof the said parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered)

In the presence of
GEORGE N. TIMMINS.

MALCOLM MACCORMICK. (Seal.)

Received on the day of the date of this Indenture from the said party of the second part the sum of Three Thousand Dollars, the consideration mentioned herein.

Witness,

GEORGE N. TIMMINS.
COUNTY OF HASTINGS,

MALCOLM MACCORMICK.

I, George Newey Timmins, of the City of Guelph, in the County of Wellington, Esquire, make oath and say :

To Wit :

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by Malcolm MacCormick, one of the parties thereto.
2. That the said Instrument and Duplicate were executed at the City of Belleville, in the County of Hastings.
3. That I know the said party.
4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at Belleville, in the County of Hastings, this first day of September, in the year of our Lord 1884.

GEORGE N. TIMMINS.

W. N. PONTON,
A Commissioner for taking Affidavits.

Discharge of Mortgage.¹

Dominion of Canada, Province of Ontario, County of Hastings,
to wit :

To the Registrar of the County of Hastings :

I, Robert Bogle, of the City of Belleville, in the County of Hastings, and Province of Ontario, Esquire, do certify that Malcolm MacCormick, of the City of Guelph, in the County of Wellington, and Province of Ontario, Esquire, has satisfied all money due on or to grow due on a certain Mortgage made by him, the said Malcolm MacCormick, to me, the said Robert Bogle, which Mortgage bears date the first day of September, A. D. 1884, and was registered in the Registry Office for the County of Hastings on the first day of September, A. D. 1884, at ten minutes past three o'clock in the afternoon in Liber M for the Township of Thurlow as No. 3476. And that such Mortgage has not been assigned. And that I am the person entitled by law to receive the money. And that such Mortgage is therefore discharged.

Witness my hand this first day of September, A. D. 1885.

Witness,
GEORGE N. TIMMINS. }

ROBERT BOGLE.

COUNTY OF HASTINGS, } I, George Newey Timmins, of the City
of Guelph, in the County of Wellington,
Esquire, make oath and say :

TO WIT :

1. That I was personally present and did see the within Certificate of Discharge of Mortgage duly signed, and executed by Robert Bogle, one of the parties thereto.

2. That the said Certificate of Discharge of Mortgage was executed at the City of Belleville, in the County of Hastings.

3. That I know the said party.

4. That I am a subscribing witness to the said Certificate of Discharge of Mortgage.

Sworn before me at the City of
Belleville, in the County of Hastings
this first day of September, in the
year of our Lord 1885. }

GEORGE N. TIMMINS.

W. N. PONTON,
A Commissioner for taking Affidavits in
the High Court of Justice.

Quit Claim Deed.

This Indenture, made in duplicate the first day of September, in the year of our Lord one thousand eight hundred and eighty-four ; *between* George N. Timmins, of the City of Belleville, in the County of Hastings, and Province of Ontario, Esquire, of the first part, and Thomas Timmins, of the same place, merchant, of the second part, **Witnesseth** that the said party of the first part for and in consideration of Twenty-five Dollars of lawful money of Canada, to him in hand

paid by the said party of the second part, at or before the sealing and delivery of these presents (the receipt whereof is hereby acknowledged) hath granted, released and quitted claim and by these presents doth grant, release and quit claim unto the said party of the second part his heirs and assigns for ever, all the estate, right, title, interest, claim and demand whatsoever both at law and in equity or otherwise howsoever, and whether in possession or expectancy of him the said party of the first part of, in, to or out of, all and singular that certain parcel or tract of land and premises situate, lying and being in the Township of Sidney, in the County of Hastings, and Province of Ontario, and being composed of the north-east quarter of lot number fourteen, in the tenth concession of the Township of Sidney aforesaid, containing by admeasurement fifty acres of land, be the same more or less.

Together with the appurtenances thereunto belonging or appertaining to have and to hold the aforesaid lands and premises with all and singular the appurtenances thereto belonging or appertaining unto and to the use of the said party of the second part his heirs and assigns forever, subject nevertheless to the reservations, limitations, provisoes and conditions expressed in the original grant thereof from the Crown.

In Witness whereof the said parties to these presents have hereunto set their hands and seals.

Signed, sealed and delivered }
 In the presence of } GEORGE N. TIMMINS. (Seal.)
 R. L. Y. JONES. }

Received on the date hereof from the said party of the second part the sum of Twenty-five Dollars, the consideration within mentioned.

Witness, }
 R. L. Y. JONES. } GEORGE N. TIMMINS.

ONTARIO, } I, Robert Lyon Yarwood Jones, of the city
 COUNTY OF HASTINGS, } of Belleville, in the County of Hastings, Ac-
 TO WIT. } countant, make oath and say :

1. That I was personally present, and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by George N. Timmins, one of the parties thereto.

2. That the said Instrument and Duplicate were executed at the said City of Belleville.

3. That I know the said party.

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me, at the City }
 of Belleville, in the County of }
 Hastings, this first day of Septem- }
 ber, in the year of our Lord 1884. } R. L. Y. JONES.

W. N. PONTON,
 A Commissioner for taking Affidavits in B. R., &c.



Lease.

This Indenture made in duplicate the first day of September, one thousand eight hundred and eighty-four, in pursuance of the Act respecting Short Forms of Leases; *between* Malcolm MacCormick, of the City of Guelph, in the County of Wellington, Esquire, (hereinafter called the Lessor) of the first part; and *Sidney S. McMurray*, of the same place, Merchant, (hereinafter called the Lessee) of the second part; **Witnesseth**, that in consideration of the Rents, Covenants and Agreements hereinafter reserved and contained on the part of the said Lessee, his executors, administrators and assigns, to be paid, observed and performed, he the said Lessor hath demised and leased, and by these presents doth demise and lease unto the said Lessee his executors, administrators and assigns, all that certain premises and being the store in "Alma Block" on the east side of Wyndham Street, in the City of Guelph, formerly occupied by R. L. Y. Jones, and used as a Dry Goods Store.

Together with all the rights, members and appurtenances whatsoever to the said premises belonging or appertaining, to have and to hold the said demised premises with their appurtenances unto the said Lessee his executors, administrators and assigns for and during the term of two years to be computed from the first day of March, one thousand eight hundred and eighty-five. *28th Jan*

Yielding and paying therefor yearly and every year during the said term hereby granted unto the said Lessor his heirs, executors, administrators or assigns, the sum of Two Hundred Dollars of lawful money of Canada, to be payable on the following days and times, that is to say: Fifty Dollars on the first days of March, June, September, and December in each year during the said term, the first of such payments to become due and be made on the first day of March, A. D. 1886. *28th Jan*

That the said Lessee covenants with the said Lessor to pay rent; and to repair, reasonable wear and tear and damage by fire and tempest excepted; and that the said Lessor may enter and view state of repair, and that the said Lessee will repair according to notice; and also that the Lessee covenants with the said Lessor that he, the said Lessee, his executors, administrators or assigns, shall not nor will during the said term assign, transfer or set over, or otherwise by any act or deed procure the said premises or any part thereof, to be assigned, transferred, set over or sub-let unto any person or persons whomsoever, without the consent in writing of the Lessor, his heirs or assigns, first had and obtained; and will not carry on any business that shall be deemed a nuisance on said premises; and that he will leave the premises in good repair, except as aforesaid.

And also that if the term hereby granted shall be at any time seized, or taken in execution or in attachment, by any creditor of the said Lessee, or if the said Lessee shall make any assignment for the benefit of creditors, or becoming bankrupt or insolvent, shall take the benefit of any Act that may be in force for bankrupt or insolvent debtors the said term shall immediately become forfeited and void, and the full amount of the current quarter's rent shall be at once due and payable. And also, that if the said premises be destroyed, or so

much injured as to become unfit for occupation by fire or other casualty not caused by the wilful default or neglect of the said Lessee, his executors, administrators or assigns, the said term hereby demised shall cease, and the current quarter's rent shall be duly apportioned and the due proportionate part thereof shall be at once due and payable.

Proviso for re-entry by the said Lessor on non-payment of rent, or non-performance of covenants, or seizure or forfeiture of the said term for any of the causes aforesaid.

The said Lessor covenants with the said Lessee for quiet enjoyment.

And the said Lessor hereby expressly covenants with the said Lessee that he, the said Lessee, shall at the expiration of the term hereby granted have the privilege or option of leasing the said premises for a further term of five years at the same rate and on the same conditions as they are granted to him by this lease.

In Witness Whereof, the said parties to these Presents have hereunto set their hands and seals.

Signed, sealed and delivered,	}	MALCOLM MACCORMICK. (Seal.)
In the presence of		SIDNEY S. McMURRAY. (Seal.)
J. LYONS BIGGAR.		

Farm Lease.

THIS Indenture made the first day of September, one thousand eight hundred and eighty four ; Between John N. Pringle of the City of Guelph, in the County of Wellington and Province of Ontario, Esquire; (hereinafter called the Lessor) of the first part ; and Arthur Timmins of the Township of Morrison, in the County of Muskoka and Province of Ontario, Wholesale Merchant ; (hereinafter called the Lessee) of the second part ; Witnesseth, that for and in consideration of the yearly rent, covenants and conditions hereinafter reserved and contained he the said Lessor doth demise, lease and to farm let unto the said Lessee his executors, administrators and assigns all that certain parcel or tract of land situate lying and being in the Township of Rawdon, in the County of Hastings and Province of Ontario, and being composed of lot number nineteen in the eleventh concession of the said Township of Rawdon, containing by admeasurement two hundred acres, be the same more or less.

Together with all the erections and buildings, barns, stables and other outhouses thereupon erected, standing and being or hereafter during the said term to be erected, standing and being, and together also with all ways, paths, passages, waters, watercourses, privileges, advantages and appurtenances whatsoever to the same premises belonging or in anywise appertaining. To have and to hold the same unto the said Lessee his executors, administrators and assigns, for the term of three years, to be computed from the first day of January one thousand eight hundred and eighty-five.

Yielding and paying therefor yearly and every year during the said term unto the said Lessor the clear yearly rent or sum of three hundred

dollars in each and every year during the said term, without any deduction, defalcation, or abatement thereof, on any account whatsoever, the first of such payments to become due and to be made on the first day of January, A.D., 1886.

And the said Lessee doth hereby for himself, his heirs, executors, administrators and assigns covenant promise and agree to and with the said Lessor his heirs and assigns, in manner following that is to say : That the said Lessee, his executors, administrators and assigns, or some or one of them, shall and will well and truly pay, or cause to be paid unto the said Lessor his heirs or assigns, the said yearly rent of three hundred dollars on the days and times, and in the manner hereinbefore mentioned and appointed for payment thereof, without any deduction or abatement thereof on any account whatsoever, and also shall and will from time to time, and all times during the said term, well and truly pay or cause to be paid, all ordinary taxes (save school tax) rates, levies, duties, charges, assessments, and impositions whatsoever, whether parliamentary, municipal or otherwise, which now are, or which during the continuance of the said term, hereby demised, shall at any time be rated, charged, assessed, or imposed on said premises, or any part thereof.

And that the said Lessee will, during the said term, cultivate, till, manure and employ such part of the said demised premises as is now or shall hereafter be brought under cultivation, in a good husband-like and proper manner, so as not to impoverish or injure the soil, and plough such land in each year during the said term in a proper farmer-like manner, and at the end of said term will leave the land so manured as aforesaid. And will crop the same during the said term by a regular rotation of crops, in a proper farmer-like manner, so as not to impoverish or injure the soil of the said land, and will use his best and earnest endeavors to rid said lands of all docks, wild mustard, red roots, Canada, thistles, and other noxious weeds ; And will preserve all orchard and fruit trees on the said premises from waste, damage or destruction : and will spend, use and employ, in a husband-like manner, upon the said premises, all the straw and dung which shall grow, arise renew or be made thereupon : And will allow any incoming tenant to plough the said land after harvest in the last year of said term, and to have stabling for two horses and bedroom for one man : And will leave at least ten acres seeded down with timothy and clover seed.

And shall not nor will during the said term cut any standing timber upon the said lands, except for rails or for buildings upon the said demised premises, or for firewood upon the premises, and shall not allow any timber to be removed from off the said premises except as hereinafter mentioned ; And also shall and will, at the cost and charges of the said Lessee, well and sufficiently repair and keep repaired the erections and buildings, fences and gates erected or to be erected on the said premises, the said Lessor finding or allowing on the said premises timber for the same, or allowing the said Lessee to cut and to fell so many timber trees upon the said premises as shall be requisite (and allowing the said Lessee the sum of fifteen dollars per thousand out of the said rent for all new rails to be made into fences :)

And also, shall and will at the expiration or other sooner determination of this lease, peaceably and quietly leave, surrender and yield up unto the said Lessor his heirs or assigns, the said premises hereby

demised, in such good and sufficient repair as aforesaid reasonable use and wear thereof, and damage by fire or tempest only excepted): And also that it shall be lawful for the said Lessor his heirs and assigns, twice or oftener in every year during the said term, to enter upon the said demised premises, to view the state and condition of the same, and that the said Lessee his executors, administrators or assigns, will repair the same according to notice): and also shall not nor will, at any time during the said term, assign, transfer or sublet the said premises hereby demised, without the license or consent of the said Lessor, his heirs or assigns, in writing for that purpose first had and obtained.

Provided always, that if the said yearly rent hereby reserved, or any part thereof, shall be in arrear for twenty one days after any one of the days appointed for payment thereof as aforesaid, whether the same shall be lawfully demanded or not; or if the said Lessee his executors, administrators or assigns, shall assign or sub-let the said premises without such license as aforesaid; or in case of breach of any of the covenants herein contained, then, and in any of the said cases, it shall be lawful for the said Lessor his heirs or assigns, into or upon the said premises, or any part thereof in the name of the whole, to re-enter, and the same to have again, repossess and enjoy as in his and their first and former estate and the said Lessee, his executors, administrators and assigns, and all persons claiming under and thereout to expel, put out and remove, anything hereinbefore contained to the contrary notwithstanding:

And the said Lessor doth hereby for himself, his heirs and assigns, covenant, promise and agree to and with the said Lessee, his executors, administrators and assigns that he and they paying the said rent and performing the covenants herein contained on his part and their parts, shall and may peaceably and quietly hold and enjoy the said premises during the said term, without any molestation, hindrance or disturbance of, from or by the said Lessor, his heirs or assigns or any other person claiming under him or them.

And also, that if the term hereby granted shall be at any time seized or taken in execution or in attachment by any creditor of the said Lessee or if the said Lessee shall make any assignment for the benefit of creditors or becoming bankrupt or insolvent shall take the benefit of any Act that may be in force for bankrupt or insolvent debtors, the then current year's rent shall immediately become due and payable, and the said term shall immediately become forfeited and void.

In Witness Whereof, the said parties hereto have hereunto set their hands and seals.

Signed, sealed and delivered,	)	JOHN N. PRINGLE.	(Seal)
In the Presence of		ARTHUR TIMMINS.	(Seal)
GEORGE HODGE.			



Agreement for Sale of Land.

Articles of Agreement made this first day of September in the year of our Lord one thousand eight hundred and eighty-four, Between Malcolm MacCormick of the City of Guelph, in the County of Wellington and Province of Ontario, Esquire, of the first part ; and George N. Timmins, of the City of Toronto in the County of York and Province aforesaid, Real Estate Agent, of the second part.

Whereas the said party of the first part hath agreed to sell to the party of the second part, and the party of the second part hath agreed to purchase of and from the said party of the first part the lands, hereditaments and premises hereinafter mentioned, that is to say :

All and singular, that certain parcel or tract of land and premises situate in the Township of Tyendinaga, in the County of Hastings and being composed of the west half of lot number fifteen in the twelfth concession of the said township of Tyendinaga, containing by admeasurement one hundred acres of land, be the same more or less ; Together with all the privileges and appurtenances thereto belonging at or for the price or sum of thirty-six hundred dollars of lawful money of Canada, payable in manner and on the days and times hereinafter mentioned, that is to say : The said sum of thirty-six hundred dollars to be paid on the first day of November, A.D., 1884.

Now It is hereby agreed by the parties hereto in manner following, that is to say : The said party of the Second Part for himself, his heirs, executors and administrators, doth covenant, promise and agree to and with the said party of the First Part, his heirs, executors, administrators and assigns, that he or they shall and will well and truly pay or cause to be paid to the said party of the First part, his heirs, executors, administrators and assigns the said sum of money above mentioned, together with the interest thereon at the rate of 6 per cent. per annum on the days and times and in manner above mentioned : And also shall and will pay and discharge all taxes rates and assessments wherewith the said land may be rated or charged from and after this date.

In consideration whereof, and on payment of the said sum of money, with interest thereon as aforesaid, the said party of the First Part, doth for himself, his heirs, executors, administrators and assigns covenant, promise and agree, to and with the said party of the Second Part his heirs, executors, administrators or assigns, to convey and assure or cause to be conveyed and assured to the party of the second Part, his heirs or assigns. by a good and sufficient deed in fee simple, All that the said piece or parcel of land above described together with the appurtenances thereto belonging or appertaining *freed and discharged from all dower or other incumbrances*, but subject to the conditions and reservations expressed in the original grant thereof from the Crown and such deed shall be prepared at the expense of the said party of the second part, and shall contain all usual statutory covenants.

And also, shall and will suffer and permit the said party of the Second Part his heirs and assigns to occupy and enjoy the same until default be made in the payment of the said sum of money, or the interest thereon, or any part thereof, on the days and times and in the manner above mentioned ; Subject nevertheless to impeachment for voluntary or permissive waste. And it is expressly understood that time is to be considered the essence of this agreement, and unless the payments are punctually made at the times and in the manner above mentioned, these presents shall be null and void and of no effect, and the said party of the First Part shall be at liberty to re-sell and convey the said lands to any purchaser thereof.

In Witness Whereof, the said parties to these presents have hereunto set their hands and seals the day and year first above mentioned.

Signed and Sealed	}	MALCOM MACCORMICK.	(Seal).
In the Presence of		GEORGE N. TIMMINS.	(Seal)
WILLIAM J. LITTLE.			

County of Wellington	}	I, William James Little, of the City of Guelph,
TO WIT :		in the County of Wellington, Merchant, make
		oath and say :

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed sealed and executed by Malcolm MacCormick and George N. Timmins two of the parties thereto.

2. That the said Instrument and Duplicate were executed at the said City of Guelph.

3. That I know the said parties.

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at the City of Guelph in the
County of Wellington this first day of Sep-
tember in the year of our Lord 1884.

HUGH McMILLAN,

*A Commissioner for taking Affidavits in B.
R., &c.*

WILLIAM J. LITTLE.

Contract for Sale of Stock.

This Agreement, made the first day of September, A. D., 1884., between Sidney S. McMurray, of the City of Guelph, in the County of Wellington and Province of Ontario, Merchant of the first part ; and William J. Little, of the same place, Merchant, of the other part.

The said Sidney S. McMurray agrees to sell, and the said William J. Little agrees to buy, all the stock of goods, wares and merchandise now being in and upon the store occupied by the said Sidney S. McMurray at Guelph aforesaid, at the invoice price thereof on account of such goods, wares and merchandise being taken by the parties thereto in the presence of each other, and it is hereby agreed

that any of the said goods, wares or merchandise which may be damaged, shall be appraised and valued by three disinterested persons ; each of the parties hereto selecting one of such persons and the two so selected appointing the third ; and that the price set upon such damaged goods, wares and merchandise by the said three persons shall be substituted for the invoice price thereof ; and that within ten days after the value of the said goods, wares and merchandise shall have been ascertained as aforesaid, the said William J. Little is to pay the valuation thereof to the said Sidney S. McMurray and the said Sidney S. McMurray agrees to make, execute and deliver unto the said Wm. J. Little a good and sufficient bill of sale and conveyance thereof and to give to the said William J. Little quiet and peaceable possession thereof upon payment to him, the said Sidney S. McMurray by the said William J. Little within the time before specified, of the invoiced or appraised value as aforesaid.

In Witness Whereof, we have set our hands and seals the first day of September, A.D.. 1884.

Witness.	{ SIDNEY S. McMURRAY.	(Seal).
ALLAN BOGLE.	{ WILLIAM J. LITTLE.	(Seal).

Deed of Co-Partnership.

This Indenture made in duplicate this first date of September one thousand eight hundred and eighty-four, **Between** Sidney S. McMurray, of the City of Toronto, in the County of York, Com-mecial Traveller of the first part, and William J. Little, of the same place, Esquire of the second part.

Whereas the said parties hereto have agreed to become Co-partners in the business of broom manufacturers at the City of Toronto in the County of York, under the name, style and Firm of McMurray & Little, Subject to the covenants and agreements hereinafter expressed. Now this Indenture Witnesseth that each of the said parties hereto covenant and agree with the other of them his executors and administrators as follows ;

1. That the said parties shall be co-partners together in the said business of broom manufacturers under the name style and firm of McMurray and Little for the term of five years to be computed from the first day of March, A.D., 1885.
2. The partnership business is to be carried on in convenient premises to be taken for the purpose in the said City of Toronto.
3. The partnership capital is to consist of the sum of four thousand dollars to be contributed equally by the partners, and lodged on or before the first day of March, A.D., 1885, to their joint account at the Canadian Bank of Commerce at Toronto.

That the said partners shall be entitled to the profits of the said co-partnership in the proportions following : the said Sidney S. McMurray to receive four-sevenths of the net profits and the said William J. Little to receive three-sevenths of the net profits.

4. That all losses and expenses of the said co-partnership shall be

borne and paid by them in the same proportions (unless the same shall be occasioned by the wilful neglect or default of either of the said partners, in which case the same shall be made good by the partner through whose neglect the same shall arise).

5. That each of the said partners shall be at liberty to draw out of the profits of the said co-partnership weekly a sum not exceeding for each the sum of eight hundred dollars per annum such sums to be duly charged to each of them respectively and no greater amount to be drawn by either of the said partners except by mutual consent.

6. That the management and control of the said business shall be conducted by the said Sidney S. McMurray and that no servant nor workman shall be engaged or discharged without the mutual consent of the said partners.

7. That all proper and correct Books of account shall be kept of the said co-partnership and shall at all reasonable times be open for the inspection of the said co-partners. And a complete balance sheet shall be prepared once every six months.

8. That a general statement of the stock-in-trade, book debts, accounts and debts owing by the said co-partnership shall be made on the first day of March in each year of the said term.

9. That at any time during the said term either of the said co-partners shall be at liberty to determine the said co-partnership by giving to the other of them six months notice of his intention to determine the same,* or in case of the death of either of the said partners this co-partnership shall thereupon cease in the same manner as though the same had determined by effluxion of time.

10. That in case of any disputes or differences between the said co-partners the same shall be referred to Arbitrators to be chosen and appointed one Arbitrator for each co-partner, and an Umpire to be chosen by such Arbitrators, and the award of a majority of them to be final, and in case of either partner neglecting or refusing for one month to appoint an Arbitrator the other partner is to be at liberty to appoint one on his behalf. Such Arbitrators to have all powers and authority necessary to settle the matters in question, and such Arbitration not to be considered a dissolution of the said co-partnership.

That neither of the said partners shall make, draw, endorse or accept any Bill of Exchange or Promissory Note, or become bail or surety for any person, or commit any act or thing whereby the partnership monies or effects may be endangered of attachment or execution.

12. That each of the said partners shall be just and true to each other in all matters of the said business and will devote their whole time diligently and faithfully to the concerns of the same and will not at any time during their co-partnership engage in any other business what ever.

13. That at the expiration of this co-partnership the parties hereto shall appoint some fit and proper person to get in all outstanding accounts and to settle and adjust the partnership concerns.

In Witness Whereof the said parties have hereto set their hands and seals.

Signed, Sealed and Delivered {

In the presence of :
HARRY KNOWLES.

{ SIDNEY S. McMURRAY. (Seal).
WILLIAM J. LITTLE. (Seal).

Certificate of Co-partnership for Registration.

SCHEDULE.

Province of Ontario, County of York, to wit :

We the undersigned, Sidney S. McMurray and William J. Little, both of the City of Toronto, in the County of York and Province of Ontario, hereby certify that we have carried on and intend to carry on trade and business as broom manufacturers at Toronto aforesaid in partnership with each other under the firm of McMurray & Little.

And that the said partnership hath subsisted since the first day of March, one thousand eight hundred and eighty-five ; and that we the said partners are and have been since the said day the only members of the said partnership.

Witness our hands at Toronto this tenth day of March, one thousand eight hundred and eighty-five.

Witness :	{ SIDNEY S. McMURRAY.	(Seal).
HARRY KNOWLES.	{ WILLIAM J. LITTLE.	(Seal).

Bond Without Condition.

Now all men by these presents, that George N. Timmins of the City of Guelph, in the County of Wellington and Province of Ontario, Esquire, is held and firmly bound unto Malcolm MacCormick, of the same place, Esquire, in the penal sum of three thousand dollars of lawful money of Canada, to be paid to the said Malcolm MacCormick or to his certain attorney, executors, administrators or assigns, for which payment well and truly to be made I bind myself my heirs, executors, and administrators and every of them, for ever, firmly by these present.

Sealed with my seal. Dated this first day of December, A. D. 1884.

Signed, sealed and delivered	}	GEORGE N. TIMMINS.	(Seal)
In the presence of :			
JOHN MUNROE.			



Money Bond.

Now all men by these presents, that Malcolm MacCormick of the City of Guelph, in the County of Wellington and Province of Ontario, Esquire, is held and firmly bound unto Robert Bogle of the same place, Esquire, in the penal sum of two thousand dollars of lawful money of Canada to be paid to the said Robert Bogle or to his certain attorney, executors, administrators or assigns, for which payment well and truly to be made I bind myself, my heirs executors and administrators and every of them for ever firmly by these presents. Sealed with my seal dated this first day of September in the year of our Lord one thousand eight hundred and eighty-four.

The condition of the above written Bond or Obligation is such that if the above bounden his heirs, executors or administrators do and shall well and truly pay or cause to be paid unto the said Robert Bogle his executors administrators or assigns the just and full sum of two thousand dollars of lawful money of Canada with interest thereon at the rate of six per cent per annum on the days and times and in the manner following that is to say : The said sum of two thousand dollars and interest thereon on the first day of March, A. D. 1885, without any deduction defalcation or abatement whatsoever then the said Bond or Obligation to be void, otherwise to be and remain in full force and virtue.

Signed, sealed and delivered, }

In the presence of
THOMAS J. POTTER.

MALCOLM MACCORMICK. (Seal). }

Bond to Convey Land.

Now all men by these Presents, that Robert B. Linton, of the City of Montreal in the District of Montreal and Province of Quebec, Jeweller, is held and firmly bound to Arthur Timmins, of the same place, Esquire, in the penal sum of eight thousand dollars to be paid to the said Arthur Timmins, or to his certain attorney, executors administrators or assigns for which payment well and truly to be made I bind myself, my heirs, executors and administrators, firmly by these presents. Sealed with my seal and dated this first day of September A.D. 1884.

Whereas the above bounden, Robert B. Linton, hath contracted and agreed to sell, and also to convey to the said Arthur Timmins in fee simple absolute the following lands and hereditaments, namely : All and singular those certain parcels or tracts of land and premises situate lying and being in the Township of Sidney in the County of Hastings and Province of Ontario and being composed of lots numbers six, seven and eight in the fourth concession of the said Township of Sidney containing by admeasurement six hundred acres be the same more or less, in consideration of the sum of Twenty-one thousand

dollars and the said Arthur Timmins hath agreed to purchase from the said Robert B. Linton the said lands, upon the conditions aforesaid.

Now the condition of this obligation is such, that if the above bounden Robert B. Linton shall at the request of the said Arthur Timmins, his heirs or assigns, on or before the first day of January in the year of our Lord one thousand eight hundred and eighty-five absolutely convey to the said Arthur Timmins his heirs or assigns, or to such person or persons as the said Arthur Timmins shall direct or appoint, the said hereditaments hereinbefore mentioned, conformably to the said agreement : Provided the said Arthur Timmins shall have duly paid the sum of twenty-one thousand dollars in the manner hereinbefore mentioned in the said agreement, then this obligation shall be null and void ; otherwise to remain in full force virtue and effect.

Signed, sealed and delivered

In the presence of
JOHN MUNROE.

ROBERT B. LINTON. (Seal).
ARTHUR TIMMINS. (Seal).

General Power of Attorney.

Now all men by these presents, that George Hodge of the City of Montreal in the District of Montreal and Province of Quebec, Produce Merchant, for divers good causes and considerations thereunto moving have nominated, constituted and appointed, and by these presents doth nominate, constitute and appoint Malcolm MacCormick of the same place, barrister at law, my true and lawful attorney, for me and in my name and on my behalf and for my sole and exclusive use and benefit to demand, recover and receive from all and every or any person or persons whomsoever all and every sum and sums of money, goods chattels effects, and things whatsoever which now are or is, or which shall or may hereafter appear to be due, owing payable or belonging to me whether for rent or arrears of rent or otherwise in respect of my real estate or for the principal money and interest now or hereafter to become payable to me upon or in respect of any Mortgage or other Security, or for the interest or dividends to accrue or become payable to me for or in respect of any shares, stock or interest which I may now or hereafter hold in any Joint Stock or Incorporated Company or Companies, or for any moneys or securities for money which are now or hereafter may be due or owing or belonging to me upon any Bond, Note, Bill or Bills of Exchange, balance of Account Current, consignment, contract, decree, judgement, order or execution, or upon any other account.

Also to examine, state, settle, liquidate and adjust all or any account or accounts depending between me and any person or persons whomsoever. And to sign, draw make or endorse my name to any Cheque or Cheques or orders for the payment of money, Bill or Bills of Exchange, or Note or Notes of Hand, in which I shall be interested or concerned, which shall be requisite. And also in my name to draw upon any Bank or Banks, Individual or Individuals, for any sum or

sums of money that is or are or may be to my credit or which I may be entitled to receive, and the same to deposit in any Bank or other place, and again at pleasure to draw for from time to time as I could do. And upon the recovery or receipt of all and every or any sum or sums of money, goods, chattels effects, or things due, owing, payable or belonging to me for me and in my name and as my act and deed to sign, execute and deliver such good and sufficient receipts, releases and acquittances, certificates, reconveyances, surrenders, assignments, memorials, or other good and effectual discharges, as may be requisite.

Also in case of neglect, refusal or delay on the part of any person or persons to make and render just, true and full account, payment, delivery and satisfaction in the premises him, them or any of them therunto to compel, and for that purpose for me and in my name to make such claims and demands, arrests, seizures, levies, attachments, distrains, and sequestrations, or to commerce, institute, sue and prosecute to judgement and execution such actions, ejectments and suits at law or in equity as my said attorney or attorneys shall think fit; Also to appear before all or any Judges, Magistrates, or other Officers of the Courts of Law or Equity, and then and there sue, plead, answer defend and reply in all matters and causes concerning the premises; And also to exercise and execute all Powers of Sale or Foreclosure and all other powers and authorities vested in me by any mortgage or mortgages belonging to me as mortgagee.

And also in case of any difference or dispute with any person or persons concerning any of the matters aforesaid, to submit any such differences and disputes to arbitration or umpirage in such manner as my said attorney or attorneys shall see fit; And to compound, compromise and to accept part in satisfaction for the payment of the whole of any debt or sum of money payable to me or to grant an extension of time for the payment of the same, either with or without taking security, or otherwise to act in respect of the same as to my said attorney or attorneys shall appear most expedient.

And also for me and in my name, or otherwise on my behalf, to take possession of and to let, set manage and improve my real estate lands, messuages and hereditaments whatsoever, and wheresoever, and from time to time appoint any agents or servants to assist him or them in managing the same, and to displace or remove such agents or servants, and appoint others, using therein the same power and discretion as I might do.

And also, as and when my said attorney or attorneys shall think fit to sell absolutely dispose of my said real estates, lands and hereditaments, and also such shares, stocks, bonds, mortgages and other securities for money as hereinbefore mentioned, either together or in parcels, for such price or prices, and by public auction or private contract, as to my said attorney or attorneys shall seem reasonable or expedient; And to convey, assign, transfer and make over the same respectively to the purchaser or purchasers thereof; with power to give credit for the whole or any part of the purchase money thereof; And to permit the same to remain unpaid for whatever time and upon whatever security, real or personal, either comprehending the purchase property or not, as my said attorney or attorneys shall think safe and proper.

And further, for me and in my name and as my act and deed to

execute and do all such assurances, deeds, covenants, and things as shall be required, and my said attorney or attorneys shall see fit, for all or any of the purposes aforesaid ; And to sign and give receipts and discharges for all or any of the sum or sums of money which shall come to his or their hands by virtue of the powers herein contained, and which receipts, whether given in my name or that of my said attorney or attorneys, shall exempt the person or persons paying such sum or sums of money from all responsibility of seeing to the application thereof.

And also for me and in my name, or otherwise, and on my behalf to enter into into any agreement or arrangement with every or any person to whom I am or shall be indebted touching the payment or satisfaction of his demand, or any part thereof ; and generally to act in relation to my estate and effects real and personal, as fully and effectually, in all respects, as I could do if personally present.

And I hereby grant full power to my said attorney to substitute and appoint one or more attorney or attorneys under him with the same or more limited powers, and such substitute and substitutes at pleasure to remove and others to appoint I the said George Hodge hereby agreeing and covenanting for myself my heirs, executors, and administrators to allow, ratify, and confirm whatsoever my said attorney or his substitute or substitutes shall do or cause to be done in the premises by virtue of these Presents, including in such confirmation whatsoever shall be done between the time of my decease or of the revocation of these Presents, and at the time of such decease or revocation becoming known to said attorney or attorneys, or such substitute or substitutes.

As witness my hand and seal, this first day of September, in the year of our Lord one thousand eight hundred and eighty-four.

Signed, sealed and delivered }

In the presence of
ALLAN BOGLE.

GEORGE HODGE.

(Seal).

Will.

This is the last will and testament of me Charles W. Brunbridge of the City of Kingston in the County of Frontenac and Province of Ontario, Miller.

I hereby revoke all former wills or testamentary documents of every nature and kind whatsoever by me at any time heretofore made.

I nominate constitute and appoint my beloved wife Mary Brunbridge executrix of this my last will.

I first will that all my just debts funeral and testamentary expenses be paid out of my personal estate. I give devise and bequeath all the rest and residue of my real and personal estate of every nature and kind whatsoever unto my said beloved wife. The policy of insurance on my life in the Ontario Mutual Life Assurance Company of Waterloo, Ontario, numbered 10805 for the sum of Five thousand

dollars is payable to my said beloved wife for her own separate use and benefit, and I hereby authorize the payment of same to her by the said Company free from all debts, or obligations of mine whatsoever.

I make my said beloved wife Mary Brunbridge my residuary devisee and legatee in fee.

In witness whereof I the said testator Charles W. Brunbridge have hereunto set my hand and seal this first day of September in the year of our Lord one thousand eight hundred and eighty-four.

Signed, sealed, published
and declared by the said
Testator as and for his last
will and testament in our
joint presence at his request
and in the presence of each
other have subscribed our
names as witnesses.

CHARLES W. BRUNBRIDGE. (Seal).

W. H. STONE.

J. H. WATLINGTON.

Last Will of W. R. Morrison.

This is the last will and testament of me William Ryerson Morrison of the Township of Sidney, in the County of Hastings, Farmer.

I hereby revoke all former wills or testamentary documents of every nature and kind whatsoever by me at any time heretofore made. I nominate and appoint my beloved wife Catherine Maria Morrison and my son-in-law Frederick A. Stanley of Sidney, Executrix and Executor of this my said last will.

I first will that all my just debts, funeral and testamentary expenses be paid out of my personal estate, and the remainder of any of my personal estate I give and bequeath to my two sons Edgar Harder Morrison and Charles Ryerson Morrison share and share alike but subject to the use and control of my said beloved wife during her lifetime or widowhood, but in case of her marriage again then the same to go to my said sons absolutely. I will devise and bequeath unto my said two sons Edgar Harder and Charles Ryerson the farm I live or reside upon namely one hundred and twenty-five acres more or less being parts of lots seventeen and eighteen in the second concession of the said Township of Sidney but subject as aforesaid to the use and control of my said wife during the term of her natural life or widowhood, it being my desire that my said wife shall have a comfortable home on my farm with my said sons whilst she lives and be suitably maintained clothed and furnished with medicine and medical attendance same as she now has and enjoys with me, and in case my said sons fail so to care for and support my said wife, she shall be at liberty to turn them off and assume the absolute control of my said property herself and this bequest is also made subject to the payment of any charges or encumbrances that may be against my said property at the time of my death

and also subject to the legacies and charges hereinafter mentioned.

I will that my son Ray Morrison be educated sufficiently to enter the business of a chemist and druggist on his own account and that he be suitably supported and maintained by my said wife and sons whilst receiving such education as aforesaid and fitting himself for the said business of a chemist and druggist. and in addition hereto I will that he receive the sum of one hundred dollars in cash to be paid him by my said sons when he starts in business or gets through his education and I make the same a charge upon my said farm as aforesaid.

I will and desire that my son Percy Morrison receive a liberal common school education and such trade as he may choose to learn and that in the meantime he be suitably supported by my said wife and sons and when he gets his trade learned I will that he receives the sum of one hundred dollars in cash to be paid by my said sons and I make the same a charge upon my said farm as aforesaid.

I give to my son Stanley Morrison the sum of two hundred dollars to be paid him by my said sons Edgar and Charles ten years after my decease.

I give to my daughter Maud Amelia wife of Frederick A. Stanley the sum of fifty dollars to be paid her five years after my decease by my said last mentioned sons and I make the two last mentioned bequests a charge upon the farm so devised to them as aforesaid.

It is my will and desire that my daughter May Morrison have a home with my said wife and sons on the farm so long as she lives or until she marries and that she be supported by them in a manner suitable to her condition in life, and that she in the meantime assist them in the household duties same as she now does, and at her marriage I will that she be paid by my said sons the sum of one hundred dollars in cash, the same to be a charge upon the farm as aforesaid.

I will that no bequests herein made shall bear interest and I make my said two sons Edgar Harder and Charles Ryerson my devisees and legatees in fee.

In witness whereof I the said testator William Ryerson Morrison have hereunto set my hand and seal this fifteenth day of April in the year of our Lord one thousand eight hundred and eighty-four.

Signed, sealed, published
and declared by the said
testator as and for his
last will and testament in
our joint presence who in
his presence at his re-
quest and in the presence
of each other have sub-
scribed our names as
witnesses.

WILLIAM RYERSON MORRISON. (Seal).

H. HEATHER,
T. GRAHAM,
T. TALBOT,



Protest of a Promissory Note.

On this first day of September in the year of our Lord, one thousand and eight hundred and eighty four at the request of Henry Pringle the holder of the Promissory Note hereunto annexed I Hugh McMillan a Notary Public for Ontario by Royal authority duly appointed did exhibit the said Promissory Note unto a clerk at the Canadian Bank of Commerce at the office of the said Bank at Guelph being the place where the same is payable and speaking to him did demand payment of the said Promissory Note to which demand he answered "No Funds."

Wherefor I, the said Notary, at the request aforesaid Have Protested, and do hereby solemnly protest, as well against all the parties to the said Promissory Note as against all others persons whom it may concern, for all interest, damages, costs, charges, expenses and other losses suffered or to be suffered for want of payment of the said Promissory Note.

And afterwards on the day and year mentioned in the margin I the said Notary Public, did serve due notice according to Law of the said presentment, non-payment and protest of the said Promissory Note upon the several parties, thereto by depositing in Her Majesty's Post Office at Guelph, Ontario, being the nearest Post Office to the place of the said presentment, letters containing such notices, one of which letters was addressed to each of the said parties severally, the subscription and address of which letters are respectively copied below, as follows, that is to say. Peter Notprompt, Guelph P.O.; John Helpneighbor, Guelph P.O.

In testimony whereof I have hereunto set my hand and affixed my Seal of Office the day and year first above written.

HUGH McMILLAN, (Seal).
Notary Public,
Ontario.

Notices mailed the 1st day of September, A.D., 1884.—J. W. B.
Protest, 50 cts.; Notices, 50 cts.; Postage, 2 cts.—\$1.02.

Notice of Protest.

Guelph, 1st Sept., 1884.

TO PETER NOTPROMPT, ESQ.,
Guelph, Ont.

Take notice that a promissory note dated on the 29th day of June 1884 for the sum Of \$300.00 drawn by yourself in favor of John Helpneighbor or order payable two months after the date thereof at the Canadian Bank of Commerce in Guelph and endorsed by John Helpneighbor, was this day presented by me for payment at the said bank and that payment thereof was refused, and that Henry Pringle the

holder of the said promissory note looks to you for payment thereof; And also take notice that the same was this day protested by me for nonpayment.

Your obedient servant,

HUGH MCMILLAN,

Notary Public.

NOTE.—John Helpneighbor should receive a notice similar to above.

Bill of Sale.

Now all men by these presents, that we John Smith & Co, of the City of Halifax, Province of Nova Scotia, Merchants, of the first part for and in consideration of the sum of \$84⁵⁰/₁₀₀ to us in hand paid at or before the ensealing and delivery of these presents by T. H. Graham & Co., of the same place, Merchant, of the second part, the receipt whereof is hereby acknowledged, have bargained, sold granted and conveyed, and by these presents do bargain, sell, grant and convey, unto the said parties of the second part, their executors, administrators and assigns all our right, title and interest in a shipment to Bogle, Linton & Co., of the City of Quebec in the Province of Quebec by us August 28th, 1884, (Bill of Lading and copy of Invoice herewith attached). To have and to hold the same unto the the said parties of the second part their executors, administrators and assigns for ever; And we do for ourselves, our heirs, executors and administrators covenant and agree to and with the said parties of the second part to warrant and defend the said interest in said property hereby sold unto said parties of the second part, their executors, administrators and assigns against all and every person and persons whomsoever.

In Witness whereof we have hereunto set our hand and seal the 28th day of August in the year of our Lord one thousand eight hundred and eighty-four.

Signed, sealed and delivered)

In the presence of
THOMAS TALBOT.

JOHN SMITH & Co.

(Seal).



